



Order Filed on October 10, 2019  
by Clerk U.S. Bankruptcy Court  
District of New Jersey

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

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Attorneys for Secured Creditor SN Servicing  
Corporation as Servicer for U.S. Bank Trust National  
Association, as Trustee of the Lodge Series III Trust

In Re:

Gregg E Warhurst  
Barbara A Warhurst

Debtor(s)

Case No.: 14-26491

Chapter: 13

Hearing Date:  
September 12, 2019 at 10:00 AM

Hon. Judge:  
John K. Sherwood

**ORDER RESOLVING MOTION TO VACATE STAY**

The consent order set forth on the following pages, numbered two (2) through three (3), is hereby  
**ORDERED.**

**DATED: October 10, 2019**

Honorable John K. Sherwood  
United States Bankruptcy Court

Applicant: SN Servicing Corporation  
Applicant's Counsel: Friedman Vartolo LLP  
Debtor's Counsel: John J. Scura, III  
Property Involved("Collateral"): 187 Linden Road, Wayne, NJ 07470

Relief sought:

- ✓ Motion for relief from the automatic stay
- Motion to dismiss
- Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- The Debtor is overdue for 3 months, from July 1, 2019 to September 1, 2019.
- The Debtor is overdue for 3 payments at \$2,094.56 per month.
- Less Funds held in debtor(s) suspense \$1,247.16.

Total Arrearages Due: \$5,036.52

2. Debtor must cure all post-petition arrearages, as follows:

- Beginning on October 1, 2019, additional monthly cure payments shall be made in the amount of \$839.42 for 6 months.
- Beginning on October 1, 2019, regular monthly mortgage payments shall continue to be made in the amount of \$2,094.56, or as further defined by the terms of the Note, Mortgage, or any payment change notices.

3. Payments to the Secured Creditor shall be made to the following address(es):

- ✓ Payments: SN Servicing Corporation  
323 Fifth Street  
Eureka, CA 95501

In the event of Default:

If the Debtors fail to make the immediate payment specified above or fail to make regular monthly payments or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as

to the Collateral by filing, with the Bankruptcy Court, Certification specifying the Debtors' failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and the Debtors' Attorney.

4. Award of Attorney's Fees:

✓ The Applicant is awarded attorney's fees of \$350.00, and costs of \$181.00.

The fees and costs are payable through the Chapter 13 plan.

United States Bankruptcy Court  
District of New Jersey

In re:  
Gregg E Warhurst  
Barbara A Warhurst  
Debtors

Case No. 14-26491-JKS  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Oct 10, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 12, 2019.

db/jdb +Gregg E Warhurst, Barbara A Warhurst, 187 Linden Road, Wayne, NJ 07470-6269

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 12, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 10, 2019 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor Garden State Ventures LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
David L. Stevens on behalf of Joint Debtor Barbara A Warhurst dstevens@scuramealey.com, ecfbkfilings@scuramealey.com; dsklar@scuramealey.com; mmack@scura.com; lrichard@scura.com  
David L. Stevens on behalf of Debtor Gregg E Warhurst dstevens@scuramealey.com, ecfbkfilings@scuramealey.com; dsklar@scuramealey.com; mmack@scura.com; lrichard@scura.com  
John J. Scura, III on behalf of Debtor Gregg E Warhurst jscura@scuramealey.com, ecfbkfilings@scuramealey.com; dsklar@scuramealey.com; mmack@scura.com; lrichard@scura.com; jesposito@scuramealey.com  
John J. Scura, III on behalf of Joint Debtor Barbara A Warhurst jscura@scuramealey.com, ecfbkfilings@scuramealey.com; dsklar@scuramealey.com; mmack@scura.com; lrichard@scura.com; jesposito@scuramealey.com  
Jonathan C. Schwalb on behalf of Creditor SN Servicing Corporation bankruptcy@friedmanvartolo.com  
Marie-Ann Greenberg magecf@magtrustee.com

TOTAL: 7